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Can be pleasantly, quickly relieved and cured by Jeffries' No. 1 Cough Mixture. Get it to-day. There isn't a better preparation for coughs, colds, throat and lung troubles on the market. Get it from your druggist.

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Fine Straight Whiskies for every purpose where the best is required.  
Penny Rye, \$3 gallon.  
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Write for complete list. Sent free.

**Hermann Schmidt** 504 E. Broad, Richmond

**CHANGE NEEDED IN BANKING SYSTEM**  
(Continued From First Page)

at six per cent for ten years. The annuity is \$12,568, a little over 12 1/2 per cent; if the term be twenty years, the annuity is \$7,185, about 8 1/2 per cent; if the term be fifty years the annuity is \$3,444, a little over 3 1/2 per cent; the annuity, so that, in this last case, the payment on the principal becomes absolutely insignificant and

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Original  
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Our prices are consistent with the grade of work we produce, from the highest class of booklets to the simplest job, to all of which we give our best efforts.

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hardly distinguishable from the interest rate. It starts at 34 cents per \$100, the first year, and, at the final year, is \$3.99, but the annuity of 6.33 per cent remains the same for every year of the term.

These figures point the way to the correct method for the farm mortgage business of the United States. Adopt the amortization system, and there will be few foreclosures and dispossession. But amortization calls for special institutions for its full play. They may be either associations of borrowers, like the famous Land-schaften, or joint stock companies, like the land mortgage banks of Germany and the Credit Foncier of France. On the basis of the mortgages that they hold, these associations and companies issue and sell debenture bonds which have a very wide and steady market. By the sale of these debentures, funds are drawn to agriculture from the outside investment market. European land credit institutions, which have attracted money in abundance to real estate owners for over a century, have lowered the interest rate to the present minimum of three per cent. This was done by credit safe, convenient, negotiable securities for the savings of all sorts of people.

In addition to funds for the purchase of land and its permanent improvement, farmers need funds for operating their property, and for this purpose their personal credit should be made available. As in the case of mortgage loans, the facilities in this country for making negotiable the personal credit of farmers are very inadequate.

The personal credit system for short-time loans, such as has become the almost exclusive means of discount and deposit in agricultural Germany—of which the Raiffeisen banks are the best known type—would require but very few changes in order to adapt it for uses of farmers in many parts of the United States. As these co-operative banks are simply these agricultural banks are simply co-operative societies, the credit of each is established upon the solidarity of its members.

This solidarity may render the members individually liable with or without limit for all the debts of their association, according to the laws of the articles of agreement under which it is formed. The tendency is toward unlimited liability, for it insures confidence and expands responsibility of the adhering members. The loans of these co-operative societies are secured, not by mortgages, but by the personal obligation of the borrowers, usually guaranteed by two associate members. The affairs of a few co-

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Capital \$1,000,000.00  
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This Victrola IV Shipped to Your Home, Anywhere, \$15 (Other styles and sizes, \$15 to \$30).  
Order one today and enjoy the unlimited entertainment and pleasure of hearing the greatest stars right in your own home. Sold on easy payments if desired. Write for catalogue. Mail orders a specialty.  
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Mail orders given prompt attention. Goods sent on approval.  
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Wedding Invitations, Cards, etc.  
Mail orders a specialty.  
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A Thanksgiving Souvenir.  
A dainty, appropriate novelty presented with the compliments of  
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Write your name and address in the spaces below, cut out and mail this notice to Dept. M.,  
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Repairing fine watches. Largest stock of Watches in the State. Old Watches taken in exchange. For particulars consult us by mail.

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Should be of "Guaranteed" Freshness. They Cost No More—Here.  
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Mail orders given prompt and careful attention. Goods shipped, charges prepaid.  
Send for catalogue.  
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Black Cat Shoes for men and women, hand-sewed ..... \$2.50  
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Motor Cycles and Bicycles, new and second-hand. Repairing of all kinds. Cut-rate prices on sundries of all kinds. Write for prices.

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Hundley's Reserve Pure Rye, 5 years old, \$5.00  
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Drop a Copodone Liver Pill down the food line. Nothing better than Robins' Copodone Liver Pills for sour stomach. A trial will convince you. In use over 35 years. Made in Richmond by a pharmacist of 55 years' experience.  
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DIAMONDS AND PRECIOUS STONES.  
**Wedding and Anniversary Gifts**  
For over three-quarters of a century we have served the Southern people and have held their confidence by our manner of dealing and the goods we sell. OUR ILLUSTRATED CATALOGUE will be mailed you upon request, and within it you will find illustrated the most charming assortment of useful and ornamental articles made of gold, silver, platinum and kindred wares.

**Trade Notes from All Over Virginia**  
All Parts of the Commonwealth Show Signs of Prosperity Bright Future.  
**NEWPORT NEWS AIMING HIGH**  
Figures Here and There From Records Made During the Past Year.

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All Parts of the Commonwealth Show Signs of Prosperity Bright Future.  
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In every county in Virginia and adjoining States. If you are so situated that you can give your entire time, or part of your time, to the work, we believe that you will find our proposition very profitable.  
Write us promptly for full particulars.  
**W. T. Hood & Co.**  
Old Dominion Nurseries,  
Growers of High Grade Nursery Stock,  
Richmond, Va.

apple evaporating plant, an extensive planning mill and a co-operative creamery and cannery. Waynesboro and Basic City together already had about fifteen manufacturing plants, among them two stove works, four furniture factories, three flouring mills, two barrel factories, two tanning extract works, a cider and vinegar factory, and a bicycle ram factory that builds and ships rams to all parts of the country. All of these industries are said to be running with full forces, and have done prosperous business the past year.

**DAVID T. WILLIAMS**  
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208 National Bank of Virginia Building,  
Phone Monroe 216. Richmond, Virginia.  
Examinations, Reports, Estimates, Specifications, and Supervision of Construction of Railroads, Street Railways, Road Building and Street Paving, Sewerage Systems and Water Works.  
Surveys and Subdivisions of Southern Timber and Mineral Lands, and Surveys, Plans, Maps and Development of City and Suburban Real Estate.

three varieties of apples on exhibition. The "Free State of Patrick" will be largely in evidence at the fruit show of the Virginia Horticultural Society in Lynchburg this week.

Suffolk's largest new building erected in 1912 was a \$50,000 high school building, of which the young city is very proud. Her big building for this year will be a \$100,000 post-office, of which she will be still prouder.

It is said that the best and finest turkeys that found their way to New York, Philadelphia and other Northern markets this season, went from the counties of Floyd, Montgomery and Pulaski, in Southwest Virginia.

The deliveries of coal at the Newport News pier by the Chesapeake and Ohio Railway the past year were as follows: January, 221,225 tons; February, 268,598 tons; March, 259,611 tons; April, 475,801 tons; May, 271,827 tons; June, 288,524 tons; July, 211,751 tons; August, 322,194 tons; September, 289,122 tons; October, 274,924 tons; November, 227,322 tons; December, 255,083 tons. Total, 3,747,538 tons.

The deliveries of coal at the New Secretary Shafer, of the Roanoke Chamber of Commerce, claims a population of close to 40,000 for the Magic City, not counting the suburbs.

Ten new business establishments were started in Lynchburg during 1912. This contribution of new capital in the city's business establishments amounts to \$250,000.

The cotton mills of Danville paid out in wages last year something over \$1,800,000. The four national banks of the town are now paying out \$22,000 in semi-annual dividends earned the latter half of 1912.

One hundred and fifty new real-

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Brass Stencils, Seals, Stock-Certificates  
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4 South 12th St. Phone Monroe 847

**The Confederate Museum**  
TWELFTH AND CLAY STREETS.  
Open 9 A. M. to 5 P. M.  
Admission, 25c. Free on Saturdays.

and twenty odd factories and stores were erected in Lynchburg in the prosperous year just gone by. The Massachusetts National Bank of Strasburg has declared a 3 per cent semi-annual dividend on its capital stock of \$25,000, and increased its surplus from \$18,000 to \$20,000.

F. M. Runnels, who has been the secretary of the Bristol Board of Trade for some time past, is about to leave that employment to become assistant land and industrial agent of the Carolina, Clinchfield and Ohio Railroad.

**Farmers to Meet in Lynchburg.**  
Lynchburg, Va., January 1.—Secretary E. H. Mayfield, of the Chamber of Commerce, has received a letter from E. M. Blankenship, State Secretary of the Farmers' Educational and Co-operative Union, accepting the invitation to come here for the convention of that organization, which is to be held in the second week of February. There will be a three-day convention. It is confidently expected that at least 1,500 people, delegates and visitors, will be present during the sessions of the convention. The sessions will be held in the City Auditorium, which will be donated by the Chamber of Commerce.